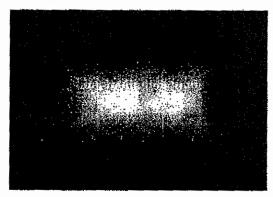


+ DELOGNO DOCCOURS OFFICE DELEGANDA Lisa Phillips 531 Belmonte Park N Apt 603 Dayton OH 45405-4712

RE: Loan Number 1003203643

10/27/2009



Dear Customer,

According to our records, your mortgage loan is in serious default and the foreclosure process may be imminent. If you have the desire to keep your home, our goal is to assist you in trying to make that happen. Specialized Loan Servicing, LLC ("SLS") is prepared to discuss alternative repayment plans that may be available regarding your delinquent loan. We understand that discussing this sensitive situation may be difficult for you, but we want you to know that we are here to listen and will try to help.

Enclosed you will find a request for financial information. This completed form will help SLS determine if you are eligible for one of our alternative payment plans. Your accurate and prompt response to this request is an essential first step on your way towards avoiding possible further action. Please fax your completed and signed Request for Financial Information to us at: (720) 241-7218, and then mail the original form to this address:

Specialized Loan Servicing, LLC. 8742 Lucent Blvd, Suite 300 Highlands Ranch, CO 80129

If you would like to discuss this letter with one our representatives, please contact us at 1-800-306-6062 between 7:00 am and 9:00 pm (MT), Monday through Friday and Saturday, 7:00 am to 4:00 pm (MT).

In accordance with the Fair Debt and Collections Practices Act, you are hereby given notice of the following: Please be advised that we are attempting to collect a debt and any information obtained will be used for that purpose. Calls will be monitored and recorded for quality assurance purposes. If you do not wish for your call to be recorded, please notify the customer service associate when calling.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this letter constitutes neither a demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

We look forward to working with you.

Sincerely, Customer Resolution Department

> 8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129 Direct 1-800-306-6062 Fax 720-241-7218

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